

SUBJECT	Client:	GREEN TREE	Report Date:	6/20/2011
	Loan Number:	97509629	Batch:	
	Borrowers Name:	DORIS BARNETT	Address:	101 STREETER RD
	Loan Balance:	Not Provided	City, State Zip:	RAEFORD, NC 28376
	Submitted Value:	Not Provided	County:	Hoke
			Agent:	ROBERT WHITE
			Office:	Mutual Ltd realty and Insurance Agency
			Phone:	(910) 864-2236

EVALUATION	CollateralPT Value:	\$71,900
	CollateralPT Variance:	N/A
	CollateralPT Value LTV:	N/A
	Submitted Value LTV:	N/A
	<p>Comments:Review of aerial map indicates the subject is located within a rural area, characterized by low population density, large tracts of open space and farm land. Review of public records indicated limited data due to remoteness of subject's market and resulted in distant comp selection. The comparables presented within this analysis appear to be reliable indicators of value for the subject property...(more in addendum)</p>	
	Quick Sale:	\$53,925
<p>Comments:The home is off the main road and has no paved roads to access the property. In addition, there were no shopping facilities within a reasonable distance (1/4 mile). A car is a necessity. Public utilities are miniscule. Local real estate professional estimates (25%) discount will drive quick sale. Quick sale value derived by applying discount percent to Collateral PT value.</p>		

RISK	Collateral	Market
	<input checked="" type="checkbox"/> Subject Has Fair Marketability	No Market Risk Indicators Detected

AUTOMATED VALUE INDICATORS	AVM Value:	Weight: Weak
	Confidence:	Low:
	Model:	High:
		AVM is unavailable.
	Comparable Sales Value:	\$69,471.67
	<i>Indicated value based on weighted comparable sales.</i>	Weight: Average
		The subject's features were bracketed by comparable properties and comps appear to be reliable indicators of the subject property.
Comparable Sq. Ft. Value:	\$74,317.13	
<i>Indicated value based on price per sq. ft. of selected comps weighted by relevance * GLA of subject</i>	Weight: Average	
	The subject's GLA was bracketed by comp selection and falls within a reasonable range.	
Market Appreciation Value:	\$0.00	Weight: Weak
<i>Indicated value based on subject's last known Sale Price * Average Market Appreciation in subject neighborhood since sale</i>		NA.

Estimate of the property's market value provided reflects subject's actual physical condition, use and zoning designation as of the effective date of this evaluation. Use and zoning verified as available. Property's actual physical condition was obtained from an on-site inspection performed in conjunction with this evaluation. Supporting photos were taken at time of inspection. Analysis performed includes selection and weighting by relevance of comparable sales and listings and market indexes with the Final Market Value produced by multiple proprietary algorithms using the selected inputs. Supplemental information that was considered includes aerial mapping, various market analytics, conditions and factors as well as public and MLS property transaction data.

SUBJECT AND MARKET DATA	Subject Characteristics		Neighborhood Characteristics			
	APN	584940001141	Number of competing neighborhood listings	0		
	Inspection type	Exterior	Number of neighborhood REO/Corporate listings	0		
	Date of inspection	06/20/2011	REO/Corporate listing percentage	N/A		
	Condition	Average	Current marketing time in this area	120		
	Land use	MANUFACTURED HOME	Employment conditions	Stable		
	Property type	Manufactured Home	Number of boarded and/or vacant homes	0		
	Condo/Association fees:	N/A	Rural indicator	YES		
	Fee includes:	N/A	Neighborhood type	Residential		
	Stories	1	Percent owner occupied:	82%		
	Units	N/A	Percent renter occupied:	18%		
	Year built	1998	Percent SFR:	0%		
	Occupancy	Occupied-Unknown	Percent condo:	0%		
	Rooms/Beds/Baths	6/3/2	Average number of rooms:	6		
	Fireplaces	0	Avg price per sq. ft.	\$45.00		
	Pool	NO	Market rent	\$550		
	Living area	1782	Neighborhood Values			
	Price per sq. ft.		Low Price:	\$35,000		
	Estimate repair costs	\$500	High Price:	\$125,000		
	Subject Marketability		Average Price:	\$70,000		
The subject is		Appropriate Improvement				
Marketability of subject is		Fair				
Comments: The subject property is a manufactured home, located in a rural area. The main access is by a dirt road that does not look well maintained. The neighborhood has mixed residency with manufactured homes and site built homes within a half mile of each other. It is rural area with mixed uses. Well traveled road transverse the area, that is within walking distance from the home..						
Repair comments: The only problem that I saw was unlevel areas of the road that leads to the dwelling keeping a car from bottoming out.						
FORECLOSURE AND SALE HISTORY	Subject Foreclosure/Sale History		Neighborhood Foreclosures and Sales			
	Foreclosure sale in last 3 years	No	Number of recent foreclosures	1		
	Pre-Foreclosure sale in last 3 years	No	Number of recent sales	0		
	Transfer activity in past 3 years	No	Foreclosure percentage	N/A		
	Multiple sales in any 90-day period	No	Flip Indicator			
	Subject Sales History/Appreciation		(appreciation of neighborhood properties sold multiple times within past 3 years)			
	Most recent sale price	\$0	Indicator	1 Year	2 Years	3 Years
	Most recent sale date	11/30/1995	Multiple Sales	N/A	N/A	N/A
	Appreciation vs user submitted value	N/A	Appreciation of Multiple Sales	N/A	N/A	N/A
	Zip appreciation for same period	N/A				
	Current market conditions	Static				
	Prior Sale Price	N/A				
	Prior Sale Date	N/A				

PRIOR LISTING AND SALES HISTORY

MLS#	Listed By	Phone	Status	Status Date	List/Sale Price
No details available					

Listing History Comments:

ADDENDUM	Overall Comments Additional: Review of aerial map indicates the subject is located within a rural area, characterized by low population density, large tracts of open space and farm land. Review of public records indicated limited data due to remoteness of subject's market and resulted in distant comp selection. The comparables presented within this analysis appear to be reliable indicators of value for the subject property. Suggested value appears reasonable based upon the comparables.
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SUBJECT

Satellite/Birdseye Imagery

Address Type (MLS - #)	Built	Style/# Stories Rooms/Bed/Bath	GLA Lot (Sqft)	Bsmt/Garage Loc/Cond	Dist \$/sft	Sold/List Date (DOM)
101 Streeter Rd , Raeford	1998	mobile home	1782	none/none		
Sale		6/3/2.0	121968	AVG/AVG		
Comments: The subject property is a manufactured home, with a brich foundation. It has a covered porch on the front. It is located in an isolated rural area. There were no major deficiencies noted at the time of inspection.						

COMPARABLES (provided by local real estate broker/appraiser)

Satellite/Birdseye Imagery

Address Type (MLS - #) / Sales Type	Built	Style/# Stories Rooms/Bed/Bath	GLA (Sqft) Lot (Sqft)	Bsmt/Garage Loc/Cond	Dist \$/sft	Orig. List Prc Prob. Sale Val	Sold/List Date (DOM)
104 Village Ln , Raeford	2002	mobile home	1674	none/none	15.329	\$56,900.00	02/23/2011 (120)
Sale (MLS - 354150) / Foreclosure		6/3/2.0	20038	AVG/fair	\$26.40		\$44,200.00
Comments: Spacious home with open floorplan All financed offers require Bank of America pre-qual letter. Cash offers req proof of funds. Addendums required. Please allow 2 to 3 days for seller response . Call Agent prior to offer. Vendee info in MLS file cabnet.							
117 Franklin Rd , Raeford	2001	mobile home	1836	none/none	15.422	\$59,000.00	07/09/2010 (95)
Sale (MLS - 345206) / Short Sale		6/3/2.0	21780	AVG/good	\$21.79		\$40,000.00
Comments: Seller makes no representations or warrantues as to condition of property; improvements or appurtenances. property is saold as is where is "SHORT SALE"							
110 McIver Rd , Raeford	2005	mobile home	1620	none/none	15.303	\$83,400.00	11/19/2010 (127)
Sale (MLS - 348974) / Fair Market		6/3/2.0	21780	AVG/good	\$51.48		\$83,400.00
Comments: FRESH AS A DAISY! THIS ONE IS READY FOR YOU TO PACK YOUR BAGS AND MOVE IN. LOTS OF NEW UPDATES, FENCED YARD, COVERED FRONT PORCH, REAR DECK AND PORCH, SPACIOUS HOME OPENED FLOOR PLAN, NICE COLORS. MUST SEE							
2505 Aberdeen Rd , Raeford	1988	mobile home	1640	none/none	3.984	\$120,000.00	04/18/2011 (63)
Active (MLS - 363926) / Fair Market		6/3/2.0	62726	AVG/Good	\$73.17	\$108,000.00	\$120,000.00
Comments: 1.44 ACRES W/LARGE SHOP. BEAUTIFUL 3BR/2BA, LIVING ROOM,DEN W/FP AND BUILT-INS.LARGE DECK. COVERED PORCH. MASTER HAS WALK-IN CLOSET, GARDEN TUB,SEP SHOWER.SHOP HAS OFFICE AND BATH.							
204 Manning Rd , Raeford	2002	mobile home	1680	none/none	15.457	\$84,200.00	05/11/2011 (40)
Active (MLS - 365562) / Fair Market		6/3/2.0	21780	poor/AVG	\$50.12	\$75,780.00	\$84,200.00
Comments: SPACIOUS HOME LIKE NEW! 3 BEDROOMS HUGE LIVINGROOM WITH FIREPLACE. NEW CARPET, FIXTURES, DOORS, PAINT AND NEW LANDSCAPING IT IS MOVE IN READY. THIS HOME IS ON A NICE LEVEL LOT, CONCRETE DRIVE, PATIO ON FRONT, CEILING FANS, GARDEN TUB IN NICE SIZE MASTER							
179 Country Cv , Raeford	2000	mobile home	1640	none/none	6.573	\$68,000.00	04/04/2011 (77)
Active (MLS - 363103) / Fair Market		6/3/2.0	39204	AVG/good	\$41.46	\$64,600.00	\$68,000.00
Comments: Country living in this spacious double wide. Just under an acre lot. Would be great for an investor.							



Subject Photo, Front #1 : 101 Streeter Rd :



Address Verification Photo #1 : 101 Streeter Rd :



Street Scene #1 : 101 Streeter Rd :



MLS Comparable Sale #1 : 104 Village Ln :



MLS Comparable Sale #2 : 117 Franklin Rd :



MLS Comparable Sale #3 : 110 McIver Rd :



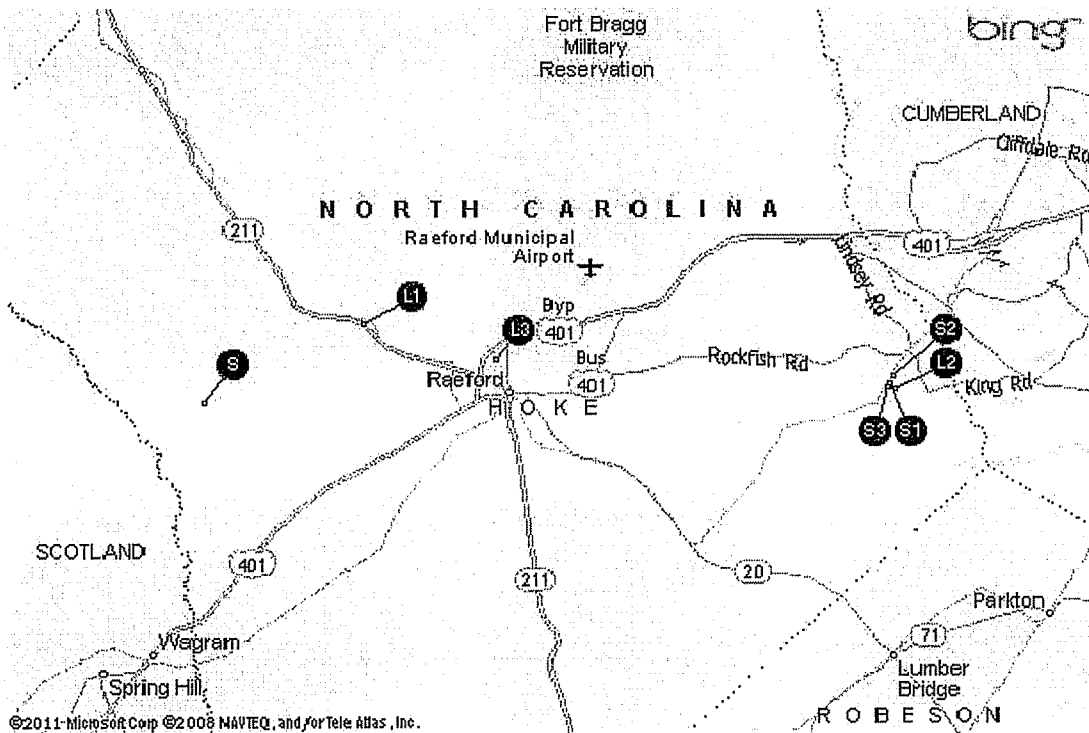
MLS Comparable Listing #1 : 2505 Aberdeen Rd :



MLS Comparable Listing #2 : 204 Manning Rd :



MLS Comparable Listing #3 : 179 Country Cv :



Street Map Of Subject (Optional) #1 : 101 Streeter Rd : Subject & Comp Map

S : Subject - 101 STREETER RD



with site inspection

S1: sold - 104 VILLAGE LN
S2: sold - 117 FRANKLIN RD
S3: sold - 110 MCIVER RD
L1: Listing - 2505 ABERDEEN RD
L2: Listing - 204 MANNING RD
L3: Listing - 179 COUNTRY CV

Property Location:
101 Steeter Circle

Residential Property Record Card - Hoke County, North Carolina

PIN No: 584940001141

Account No: 108709

Class: 2

Occupancy: 30 Card 1 of 1

Current Owner

McMillian, Doris
P.O. Box 954
Raeford Nc 28376-0000

Previous Owner History

Name	Deed	Date
McMillian, Doris	355/528	01/01/1996

Notes

#9 Str. McMillian 3-13/1
Dw As Real For 2002

Entrance Information

Date	Time	ID	Aciv	Entrance Code	Source

Entry/Sig
Entry/Sig
Entry/Sig

Miscellaneous

Deed Info: 355 /528
Zoning:
Property No: 0035770
Neighborhood: 11
Living Units: 0
Census Trct:
District: 5
Estimates
MRA:
Weighted:
Market:

Assessment Information

Appraised Value:	*	Prior
Land:	8,050	6,190
Building:	56,780	47,780
Total:	64,830	53,970

Assessed Information:
Value: 64,830

Effective DOV: 1/1/2006
Value Flag: COST VALUE
Manual Override Reason:

Book/Page

Date	Sales History	Price	Type	Validity
00/00/2000				

Permit Information

Date	Permit #	Price	Purpose	% Comp.
				0

Land Information

Type	Size	Grade	Influence Factor 1, 2 and %	Value
Bldg Site	A	1 0		3,250
Undeveloped	A	1.8 0		4,800

Total Acres for this Parcel

2.8

Total Land Value

8,050

Out Building Information

Type	Qty	Year	Size1	Size2	Grade	Cond	%Good	Value
	0	0	0	0	0		0%	0
	0	0	0	0	0		0%	0
	0	0	0	0	0		0%	0
	0	0	0	0	0		0%	0
	0	0	0	0	0		0%	0
	0	0	0	0	0		0%	0
	0	0	0	0	0		0%	0
	0	0	0	0	0		0%	0
	0	0	0	0	0		0%	0

Total OBV for this card

0

No Picture Available



Cole-Layer-Trumble Company

Printed Tue, Mar 15, 2011

Inspection witness by:

Property Location:
101 Steeler Circle

Residential Property Record Card - Hoke County, North Carolina

Account No: 108709 Class: 2 Occupancy: 30 Card 1 of 1

PIN No: 584940001141

Dwelling Information

Style:	Manufact Home
Condo Style:	
Exterior Walls:	Alum/Vinyl
Story Height:	1.0
Attic:	None
Interior/Exterior:	
Basement:	Crawl
Bsmnt Garage:	0
Rec Room size:	0 0
FBLA size:	0 0
Unfinished Area:	0
Inlaw Apts:	0
WB Fireplace:	Stacks 0 Openings 0
MTL Fireplace:	Stacks 0 Openings 0
Heating Type:	Htac
Fuel:	Electric
Heating System:	Heat Pump
Year Built:	1998
Eff. Yr Built:	0
Ground Fir Area:	1782
Tot Living Area:	1782
Grade:	
Condition:	
CDU:	AV
Building Notes:	

Replacement Costs

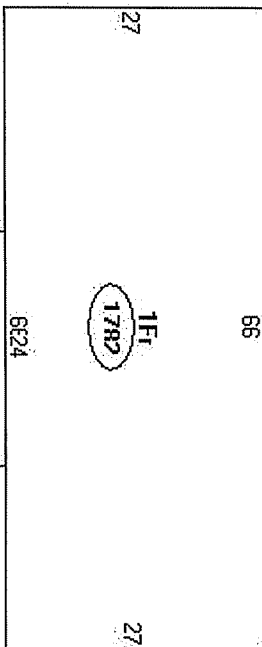
Base Price:	53,280
Additions:	5,400
Unfinished Area:	0
Basement:	0
Attic:	0
Plumbing:	2,400
Heating A/C Adj.:	3,440
FBLA:	0
Rec Room:	0
Fire Place:	0
Basement Garage:	0
Exterior Trim:	0
Subtotal:	64,520
Grade Factor:	1.00
C & D Factor:	0.00
Total RCN:	64,520
Percent Good:	0.88
Market Adj.:	0.00
Total RCNLD:	56,780

Addition Information

Low 1st 2nd 3rd Area	Points
37	192 5400

Low 1st 2nd 3rd Tot

Rooms:	0	0	0	0	0
Bedrooms:	0	0	0	0	0
Full Baths:	0	0	0	0	2
Half Baths:	0	0	0	0	0
Add'l Fixtures:	0	0	0	0	0



Descriptor/
A: 1Ft
1782 sqft
B: Screen Port
192 sqft

Owner/Values: Includes all Land/Buildings/OBYS for this Parcel

	Current	Cost	Market	Income	Prior
Land:	8,050	8,050	0	0	6,190
Building:	56,780	56,780	0	0	47,780
Total:	64,830	64,830	0	0	53,970

Comparable Sales Summary

Parcel ID	Location	DOS	Price	T/LA	Style	Year built	Bed.	Bath	Full	Half	Acres
0						0	0	0	0	0	0
0						0	0	0	0	0	0
0						0	0	0	0	0	0
0						0	0	0	0	0	0
0						0	0	0	0	0	0